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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit 2165

In re

Patent Application of

Richard Warren Hailey, et al.

Application No. 10/814,548

Confirmation No.: 7401

Filed: March 31, 2004

Examiner: Jeffrey A. Gaffin

"DOCUMENT CREATION SYSTEM AND  
METHOD USING KNOWLEDGE BASE,  
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RULES"

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT  
PURSUANT TO 37 CFR §1.97(b)

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Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B and copies of non-U.S. patent references are attached.

Citation of these references is respectfully requested.

No concession is made that these documents are prior art, and Applicant expressly reserves the right to antedate the documents as may be appropriate.

Respectfully submitted,

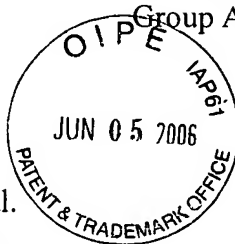
*Julie A. Haut*

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Reg. No. 51,789

File No. 014586-9012-00

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414.271.6560



I, Jennifer A. Durovka, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary) Sheet 1 of 1		Application Number	10/814,548
		Filing Date	March 31, 2004
		First named Inventor	Richard Warren Hailey
		Group Art Unit	2165
		Examiner name	Jeffrey A. Gaffin
		Attorney Docket Number	014586-9012-00
U.S. Patent Documents			

Examiner Initials		U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
		6,006,242	Poole, et al.	12/21/1999
		2003/0163809	Bantz, et al.	8/28/2003

FOREIGN PATENT DOCUMENTS							
Examiner Initials		Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract

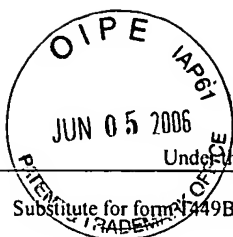
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**Complete if Known****INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/814,548
Filing Date	March 31, 2004
First Named Inventor	Richard Warren Hailey
Group Art Unit	2165
Examiner Name	Jeffrey A. Gaffin
Attorney Docket Number	014586-9012-00

Sheet

1

of

1

**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc. ), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, 2/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, 5/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part 1 Version 2.5, 9/1/2002, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part II Version 2.5, 9/1/2002, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, 1/6/2003, pp. 1-14, Bankers System, Inc., St. Cloud, MN
		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, 6/5/2003, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		I-32 Forms Solutions, I-32 Forms Design: Features, 2003, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, 2003, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

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